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Remarks

In the action dated October 7, 2004, claims 1-2 and 18 were rejected as obvious in view of Hitchcock (WO 99/63454); claims 3-17 and 19-30 were rejected as obvious in view of the combination of Hitchcock and Mottola (US 5745885)

Claim Rejections - 35 USC 103(a)

Claims 1, 2 and 18

The rejection of claims 1, 2 and 18 as being obvious in view of Hitchcock is respectfully traversed for the reasons set forth below.

Claim 1 is directed to a system for administering an on-line financial-aid service for a plurality of post-highschool education facilities. The system includes a centralized computer server operatively coupled to a computer network, a plurality of school computer servers and at least one user computer. Each school computer server includes a Web-site software program providing a graphical user interface representing a Web-site, the Web-site graphical user interface including an address link for connecting the user computer to the centralized computer server. The centralized computer server includes a financial-aid-service software program providing a school-access graphical user interface accessible by each of the post-highschool education facilities and a student-access customizable graphical user interface for each of the post-highschool education facilities, accessible by the borrower. **Notably, the school-access graphical user interface provides at least one form including fields for customizing the content and operation of the corresponding student-access graphical user interface.** Thus, as pointed out in the specification, each school can, on its own, setup and customize the financial-aid information/service Web-pages that will be presented to students, by connecting to the school-access graphical user interface.

Hitchcock describes a forms engine that allows for data sharing between customized on-line forms for different institutions such as college admission application forms for colleges. As noted in the action, Hitchcock is deficient of any pertinent teachings with respect to the provision of financial-aid services via an online system, but does briefly mention financial aid in part of the exemplary on-line college admission application

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instruction set as shown in Fig. 8d, as well as on page 12 where it is suggested an application could be set up to route information to financial-aid officers or at page 20 where it is suggested that a financial-aid officer might have access to limited application data. However, these statements do not teach a system for administering an on-line financial-aid service for a plurality of post-high school education facilities. Moreover, the assertion in the action that Hitchcock teaches a "school-access graphical user interface providing at least one form including fields for customizing the content and operation of the corresponding student-access graphical user interface" is incorrect. In particular, the examiner cites Hitchcock at page 12, line 12 - page 13, line 8 in support of the assertion, but the cited portions of Hitchcock do not teach a school-access graphical user interface that provides a form including fields for customizing the content and operation of a corresponding student-access graphical user interface. While the cited portions of Hitchcock arguably teach that the application forms for each institution may be customized, they do not teach that the institution itself uses a school-access graphical user interface to do so. While the cited portions of Hitchcock arguably teach that institutions can access student data on the third party server, they do not teach the use of a graphical user interface to do so, and the mere accessing of data is not akin to customizing a user interface that will be presented to students.

Applicant has not found any teaching in Hitchcock for a system that includes a school-access graphical user interface that provides a form including fields for customizing the content and operation of a corresponding student-access graphical user interface. Applicant respectfully submits that it is only with hindsight knowledge based upon the applicant's own disclosure that a person of ordinary skill in the art would achieve the claimed invention. It is well recognized that hindsight-based rejections of patent claims are not appropriate. If the examiner intends to maintain the rejection based on Hitchcock, the applicant requests that the examiner specifically point out the language in Hitchcock where the teaching for the claimed school-access graphical user interface is contained.

Claim 18 is directed to a method for administering a financial-aid service to a post-highschool education facility that includes, among other steps, providing a computer-implemented school-access graphical user interface accessible by a representative of the

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post-highschool education facility; the school-access graphical user interface prompting the representative of the post-highschool education facility for content and operation entries; and customizing the student-access graphical user interface with the content and operation entries given by the representative of the post-highschool education facility. As pointed out above with respect to claim 1, Hitchcock does not teach a method that involves the use of a school-access graphical user interface that receives content and operation entries that are then used to customize a student-access graphical user interface.

For the foregoing reasons, independent claims 1 and 18 are patentably distinguishable over Hitchcock, and dependent claim 2 is patentable for at least the same reasons. Accordingly, withdrawal of the rejection is requested.

Claims 3-17 and 19-31

Dependent claims 3-17 and 19-31 are patentable for at least the same reasons as explained above with respect to claims 1 and 18 respectively. Moreover, various of the dependent claims are further distinguishable over the cited combination of Hitchcock and Mattola as explained below.

Addressing claim 3, the action recognizes that Hitchcock fails to teach the substance of claim 3 but asserts that Mottola (col. 1, lines 19-28) teaches that financial-aid information and services provided by a student-access graphical user interface includes federally required financial-aid information. Applicant notes that this assertion is incorrect. The cited passage of Mottola merely identifies different types of loan plans that have been used in the past. No mention is made of a student-access graphical user interface providing federally required financial-aid information.

Addressing claim 4, the action recognizes that both Hitchcock and Mottola fail to teach the substance of claim 3 but asserts that it would have been obvious to have the student-access graphical user interface include a monitor program determining whether the borrower has accessed the federally required financial-aid information and to modify Hitchcock because such a modification would allow Hitchcock to have an on-line system that will notify the user when the user has accessed the forms for a federally required student loan because there are subsidized and unsubsidized student loans. The idea that it would be obvious to modify Hitchcock to

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provide a student-access graphical user interface with such a monitor program is inconsistent with the fact that Hitchcock does not teach the provision of financial-aid information and services in the first place and therefore the obviousness rejection falls short.

Addressing claim 5, the action recognizes that Hitchcock fails to teach the substance of claim 5 but asserts that Mottola (col. 3, line 51 - col. 4, line 25) teaches the substance of claim 5. Applicant disagrees. The cited passages of Mottola discuss the formation of investment trusts formed from a portfolio of students that contribute a portion of their earnings to the trust, and that students must apply to participate in the plan by submitting an application requesting various student details. No mention is made of a monitor program providing data to post-high school education facilities about the student's access to federally required financial-aid information.

Addressing claims 6 and 25, the action recognizes that Hitchcock fails to teach the substance of claims 6 and 25, but asserts that Mottola (col. 5, lines 30-41 and Fig. 6) teaches a monitor program that tests a borrower's knowledge of the federally required financial-aid information. This assertion is incorrect. The cited portions of Mottola teach that in evaluating whether a student qualifies for participation in an investment trust the student's academic credentials (e.g., standardized test scores, grade point averages, class standing, grades) are analyzed. Again, no mention is made of testing a student's knowledge of federally required financial-aid information.

Addressing claim 8, the action recognizes that Hitchcock fails to teach the substance of claim 8 but asserts that Mottola (col. 1, lines 19-26) teaches providing information on financial-aid products. Applicant again disagrees. The cited passages of Mottola simply mention as background information several types of loan programs that have been available in the past. This does not constitute a teaching to provide such information to students. In fact, the entire purpose of Mottola is to provide an alternative to such standard loan programs.

Addressing claim 10, the action asserts that Hitchcock teaches that a form provided at a school-access graphical user interface includes a field to allow each post high school education facility to enter a school color and an image. First, as noted above with respect to claim 1, Hitchcock lacks any teaching of a school-access graphical user interface. Second, while Hitchcock does suggest that its system may produce different on-line applications for respective

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schools, including individualized school graphics, Hitchcock does not teach that the school itself loads such information through use of an on-line form.

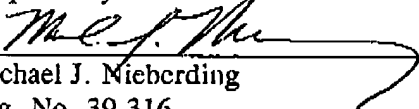
New claim 31 requires that the school access graphical user interface includes at least one field for customizing the operation of an electronic newsletter service, at least one field for customizing the operation of a required student training service, at least one field for customizing the operation of a financial-aid qualification service and at least one field for customizing the operation of a financial-aid award notification service. Neither Hitchcock nor Mottola teach of an electronic newsletter service or a required student training service and claim 31 is patentable for at least this reason.

Conclusion

All of claims 1-31 are distinguishable over the art for the reasons explained above and this application should be passed to issue. Please contact the undersigned attorney with any questions regarding this submission or application.

It is believed that all of the pending claims have been addressed. However, the absence of a reply to a specific rejection, issue or comment does not signify agreement with or concession of that rejection, issue or comment. In addition, because the arguments made above may not be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this paper should be construed as an intent to concede any issue with regard to any claim, except as specifically stated in this paper, and the amendment of any claim does not necessarily signify concession of unpatentability of the claim prior to its amendment.

Respectfully submitted,


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